a computer usable code having a computer readable program code means embodied therein for automatically contributing [monies] <u>funds from a deposit account of an individual</u> to a savings program <u>account of the individual based</u> upon [making a purchase] <u>debit transactions made by the individual</u>, the computer readable program code medium in said article of manufacture comprising:

computer-readable program code for causing a computer to receive a signal representative of a [monetary] <u>payment</u> amount <u>from a third party, the payment amount corresponding to a debit transaction made by the individual from the third party</u>,

computer-readable program code for causing a computer to calculate a [saving program] contribution amount <u>to the savings program account</u> from the [monetary amount] <u>deposit account, the contribution amount including a difference amount between the payment amount and a next higher whole dollar amount above the payment amount</u>, and

computer-readable program code for causing a computer to send a signal representative of the [saving program] contribution amount to a saving program provider <u>for initiating a transfer of funds from the deposit account to the savings program account equal to the contribution amount</u>.

1̸2̸. (Amended) An article of manufacture as set forth in claim 1̸1̸ [wherein the monetary amount includes a total sale amount at a point of sale and further] wherein the computer-readable program code for causing a computer to calculate [a saving program] <u>the</u> contribution amount from the [monetary] <u>payment</u> amount is further adapted to calculate a [percentage] <u>percent amount</u> of the [total sale amount at the point of sale] <u>payment amount, and to include the percent amount in the contribution amount</u>.

[Cancel claim 13 without prejudice.]

2

23

A

3
14. (Amended) An article of manufacture as set forth in claim 11 wherein the [monetary] <u>contribution</u> amount includes a total coupon amount [at a point of sale and saving program contribution is equal to the total coupon amount].

4
15. (Amended) An article of manufacture as set forth in claim 11 wherein the [monetary] <u>contribution</u> amount includes a total change amount collected from a coin collector [and saving program contribution is equal to the total change amount].

5
16. (Amended) An article of manufacture as set forth in claim 11 wherein the [monetary] <u>contribution</u> amount includes <u>a telephone toll savings amount equal to</u> savings in <u>monetary</u> cost of phone calls placed with a calling card [and the saving program contribution is equal to the savings in cost].

[Please add the following claims:

6
17. (Added) A method of automatically contributing funds of an individual to a savings program of the individual based upon debit transactions made by the individual using a debit device of the individual, the method comprising:

setting up a system for automatically contributing funds from a
     deposit account to a savings program account;

accepting from a third party an order to withdraw a payment amount
     from said funds in said deposit account, said payment amount
     corresponding to a debit transaction made by the individual
     from said third party using said debit device; and

calculating a contribution amount to be transferred from said
     deposit account to said savings program account, the
     contribution amount being based upon said payment amount.

18. (Added) The method of claim 17 additionally comprising withdrawing from said funds in said deposit account a sum amount equal to said payment amount and said contribution amount.

19. (Added) The method of claim 18 wherein said step of withdrawing comprises transferring said payment amount to said third party for payment of said debit transaction, and transferring said contribution amount to said savings program account.

20. (Added) The method of claim 17 wherein said step of setting up includes opening said deposit account for holding funds accessible using a debit device.

21. (Added) The method of claim 17 wherein said step of setting up includes establishing said savings program account for receiving funds.

22. (Added) The method of claim 21 wherein said savings program account comprises a retirement savings account.

23. (Added) The method of claim 17 wherein said step of setting up includes accepting deposit of funds into said deposit account.

24. (Added) The method of claim 17 wherein said step of setting up includes issuing a debit device for authorizing withdrawal of said funds from said deposit account.

25. (Added) The method of claim 24 wherein issuing said debit device comprises providing a debit card.

26. (Added) The method of claim 17 wherein calculating the contribution amount includes determining a difference amount between said payment amount and a next higher whole dollar amount

4

above said payment amount, and setting said contribution amount equal to said difference amount.

27. (Added) The method of claim 17 wherein calculating the contribution amount includes determining a percent amount of said payment amount by multiplying said payment amount by a predetermined savings percentage, adding said percent amount and said payment amount to determine a total amount, rounding up said total amount to the next higher whole dollar amount above said total amount to determine a final amount, subtracting said payment amount from said final amount, and setting the difference equal to said contribution amount.

28. (Added) A method of automatically contributing funds of an individual to a savings program of the individual based upon debit transactions made by the individual using a debit device of the individual, the method comprising:

setting up a system for automatically contributing funds from a
    deposit account to a savings program account, wherein said
    step of setting up includes:
    opening said deposit account for holding funds accessible
        using a debit device;
    establishing said savings program account for receiving funds,
        wherein said savings program account comprises a
        retirement savings account;
    accepting deposit of funds into said deposit account;
    issuing a debit device for authorizing withdrawal of said funds
        from said deposit account;
accepting from a third party an order to withdraw a payment amount
    from said funds in said deposit account, said payment amount
    corresponding to a debit transaction made by the individual
    from said third party using said debit device;

calculating a contribution amount to said savings program account
based upon said payment amount,
wherein calculating the contribution amount includes
determining a difference amount between said payment
amount and a next higher whole dollar amount above
said payment amount, and setting said contribution
amount equal to said difference amount;
withdrawing from said funds in said deposit account a sum amount
equal to said payment amount and said contribution amount,
said step of withdrawing comprising:
transferring said payment amount to said third party for
payment of said debit transaction; and
transferring said contribution amount to said savings program
account.

REMARKS

Reconsideration is respectfully requested.

The Examiner's rejections will be considered in the order of their occurrence in the Official Action.

Claims 1 through 16 have been rejected under 35 U.S.C. Section 103(a) as being unpatentable over Kohno U.S. Patent No. 5,042,619 in view of Fernandez-Holmann U.S. Patent No. 5,787,404.

Claims 1 through 10 and 13 have been cancelled.

Claim 11, particularly as amended, requires "a computer usable code having a computer readable program code means embodied therein for automatically contributing funds from a deposit account of an individual to a savings program account of the individual based upon debit transactions made by the individual"

6